

**REMARKS**

Claims 1, 4, 6-30 and 33-55 are pending. Claims 1, 4, 6, 30, and 33 have been amended. No new matter has been added.

Claim 1 is rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claims 1, 6-9, 11-14, 18, 20-30, 33-36, 38-43, 47, and 49-55 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,220,501 to Lawlor et al. (“Lawlor”) in view of U.S. Patent No. 5,485,370 to Moss (“Moss”). Claims 4, 10, and 37 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and further in view of Official Notice. Claims 15-17, 19, 44-46, and 48 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and further in view of Munroe, Tony. “Citibank Offers Service Link Through Computers at Home.” Washington Times, Washington D.C., Section B, page 7, November 10, 1994 (“Munroe”).

Further, Applicants and the assignee are required under 37 C.F.R. 1.105 to provide the information that the Examiner has determined is reasonably necessary to the examination of this application.

**Rejection of Claim 1 under 35 U.S.C. § 112**

Claim 1 is rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. More specifically, the Examiner asserts that claim 1 recites “selectively electronically linking at least one automated teller machine (ATM) and at least one home banking terminal to the server” and “based on the electronic linking, displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal in the user selected language, wherein the first user interface and the second user interface are substantially the same,” but it is not clear what is meant by “selectively electronically linking.” Accordingly, claim 1 has been amended to recite “linking, over a network,” rather than “selectively electronically linking.” Also, the phrase “based on the electronic linking” has been deleted.

The Examiner further questions what is meant by “selectively electronically linking.” In view of the amendments herein, the language “selectively electronically linking” is no longer

recited and it is believed that the questions in view of this language are now rendered moot. Nevertheless, in the Notice of Non-Responsive Reply, the Examiner indicates that the undersigned representative has not addressed whether there is any actual ATM simultaneously displaying the same information as what is displayed on the home banking terminal. In response to the Examiner's inquiry, the ATM and the home banking terminal are not required to simultaneously display the same information. Claim 1 does not recite the term "simultaneous" and it should not be read into the claim. The method recited in claim 1 allows for a display on a ATM and a display on a home banking terminal. A first user interface is displayed on a screen of the ATM. A second user interface is displayed on a screen of the home banking terminal. The first user interface is similar to the second user interface.

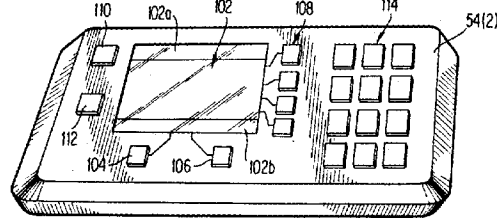
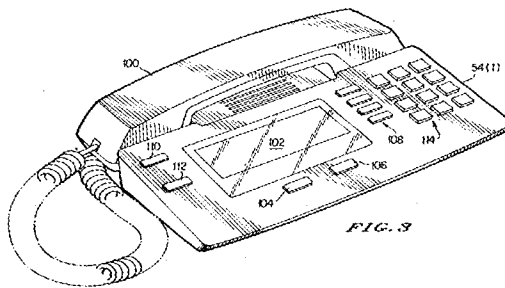
Therefore, it is respectfully requested that this rejection be withdrawn.

**Rejection of Claims 1, 6-9, 11-14, 18, 20-30, 33-36, 38-43, 47, and 49-55**  
**under 35 U.S.C. § 103**

Claims 1, 6-9, 11-14, 18, 20-30, 33-36, 38-43, 47, and 49-55 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss. This rejection is respectfully traversed.

Lawlor and Moss fail to teach each and every element of the pending claims. More specifically, Lawlor and Moss fail to teach "wherein the home banking terminal is a personal computer," as recited in claim 1. On page 4 of the Office Action, the Examiner asserts that "type of terminal used does not affect the manipulative steps of the method." However, claim 1 also recites "providing user software for installation by a user on the at least one home banking terminal, wherein the user software allows multiple users of the at least one home banking terminal to each select from different languages and wherein the user software is able to access the infrastructure and business software located on the server; displaying a first user interface on a screen of the ATM and displaying a second user interface on a screen of the home banking terminal in the user selected language, wherein the first user interface and the second user interface are substantially the same." So the personal computer (i.e., home banking terminal) is used in the installation of user software and is used to display the second user interface on the screen of the personal computer.

In contrast, Lawlor recites the use of a “compact inexpensive remote user terminals,” as shown in Figures 3 and 4. “[T]he terminals 54 are available in two different types: a model which contains data entry and voice telephone capability (including a telephone handset 100 and associated telephone electronics); and a smaller, pocket-size version (shown in FIG. 4) that contains no telephone voice capability.” Col. 23, lines 60-65. Neither of these types of terminals qualifies as a personal computer.



Lawlor also *teaches away* from the use of a personal computer by reciting how “previous ‘home banking’ applications required a personal computer (PC), a modem, complicated software procedures and considerable training and/or computer knowledge. Home banking was thereby confined to the extremely small niche of sophisticated PC users.” Col. 6, lines 47-52. Thus, Lawlor provides a terminal that purposely *not a personal computer*.

Lawlor’s specialized terminals do not require “user software for installation by a customer,” as recited in claim 1, “installing user software by a customer,” as recited in amended claim 6, “user software for installation by a customer,” as recited in claim 30, and “user software installed by a customer thereon,” as recited in amended claim 33. Instead, in an effort to prevent “complicated software procedures and considerable training and/or computer knowledge,” Lawlor’s terminals do not require a user to install user software. On page 5 of the Office Action, the Examiner recognizes that Lawlor’s “terminal comes with at least enough software/programming instructions to automatically dial the central processor system. Interaction with the central processor system implies that the terminal receives further programming instructions.” Further, the Examiner asserts that the “claim does not specify which user installed the software on the terminal. Someone must have installed the software at some point.” Accordingly, claims 1, 6, 30, and 33 have been amended to recite that a customer, as opposed to a user, has installed the software. Moss fails to cure the deficiencies of Lawlor.

Therefore, Lawlor and Moss fail to teach each and every element of claims 1, 6, 30, and 33. Because claims 7-9, 11-14, 18, 20-30, 34-36, 38-43, 47, and 49-55 depend from claims 1, 6, 30, and 33 it is respectfully submitted that these claims are also in condition for allowance. Therefore, the undersigned respectfully requests that the pending rejections under 35 U.S.C. § 103(a) be withdrawn.

**Rejection of Claims 4, 10, and 37 under 35 U.S.C. § 103(a)**

Claims 4, 10, and 37 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and further in view of Official Notice. This rejection is respectfully traversed. For at least the reasons discussed above with respect to claims 1, 6, 30, and 33, Lawlor and Moss do not teach each and every element of claims 4, 10, and 37. As discussed above, Lawlor and Moss do not teach “installing user software by a customer,” as recited in amended claim 4. Because the independent claims are believed to be allowable, the claims depending therefrom are also believed to be in condition for allowance. Therefore, the undersigned respectfully requests that the pending rejections under 35 U.S.C. § 103(a) be withdrawn.

**Rejection of Claims 15-17, 19, 44-46, and 48 under 35 U.S.C. § 103(a)**

Claims 15-17, 19, 44-46, and 48 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawlor in view of Moss and further in view of Munroe. This rejection is respectfully traversed. For at least the reasons discussed above, Lawlor and Moss do not teach each and every element of claims 1, 6, 30, and 33. Because the independent claims are believed to be allowable, the claims depending therefrom are also believed to be in condition for allowance. Therefore, the undersigned respectfully requests that the pending rejections under 35 U.S.C. § 103(a) be withdrawn.

**Requirement for Information under 37 C.F.R. 1.105**

On pages 25-26 of the Office Action, the Examiner requests information regarding any banking products or services known of and/or made public and/or offered for sale. The Examiner also requests information regarding how the claimed invention differs (if at all) from

any version of Citibank's Direct Access service/software, as disclosed, used, and/or offered for sale prior to the priority date of April 18, 1996. The Examiner also asks if the inventors of record in the instant application contributed to Citibank's Direct Access service/software or derived their invention from Direct Access.

With regard to any banking product or services known of and/or made public and/or offered for sale, all material references have been submitted pursuant to the duty of disclosure. Any remaining references are unknown at this time, but will be submitted in accordance with the duty of disclosure. No additional references are available at this time after a reasonable inquiry has been made.

With regard to a comparison of the claimed invention to any version of Citibank's Direct Access before April 18, 1996, the undersigned representative submits that this information is unknown. Such information is not readily available from the assignee after a reasonable inquiry, and without a citation to a specific reference by the Examiner, the undersigned representative is unable to make an appropriate comparison.

With regard to the inventors' contribution to Citibank's Direct Access service/software or whether the inventors derived their invention from Citibank's Direct Access, this information was not readily attainable after a reasonable inquiry was made.

Therefore, the undersigned representative submits that these responses adequately address the Requirement for Information. *See* MPEP 704.12(b).

**CONCLUSION**

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account 19-3140.

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Respectfully submitted,

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